





February 9, 2006 DR-1628-CA, NR-03-06 Contacts:

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## FEMA/STATE DISASTER ASSISTANCE CANNOT DUPLICATE INSURANCE

**SACRAMENTO, Calif.** – Federal and state disaster recovery officials today encouraged California residents and businesses affected by December/January storm and flooding damage to file for any insurance benefits and register for federal and state disaster assistance as quickly as possible.

To register for state and federal disaster assistance, call toll-free **1-800-621-FEMA** (**621-3362**) -- **1-800-462-7585**, TTY. Operators are available from 8 a.m. to 7 p.m., seven days a week. Or register on line at www.FEMA.gov.

"State and federal disaster assistance cannot duplicate damages covered by insurance," said Federal Coordinating Officer Tom Davies of the Federal Emergency Management Agency (FEMA). "We don't want anyone who was impacted by the disaster to miss getting the help for which they are eligible; but if you have insurance, we need to know what that insurance covers before we can authorize FEMA or state grants."

Homeowners, renters and business owners in Contra Costa, Del Norte, Lake, Marin, Mendocino, Napa, Sacramento, Siskiyou, Solano and Sonoma counties who sustained losses directly attributable to weather events from December 17, 2005 through January 3, 2006 may be eligible for federal and state assistance.

At the request of Governor Arnold Schwarzenegger, affected homeowners and renters in those counties may be eligible for federal and state grants to help pay for temporary housing, emergency home repairs and other serious disaster-related expenses. Disaster aid varies on a case-by-case basis. Low-interest disaster loans from the U.S. Small Business Administration (SBA) are available to homeowners, renters and businesses of all sizes to cover residential and business losses not fully compensated by insurance or other sources.

OES coordinates overall state agency response to major disasters in support of local government. The office is responsible for ensuring California's readiness to respond to and recover from natural, manmade and war-caused emergencies and for assisting local governments in their emergency preparedness, response, mitigation and recovery efforts.

FEMA prepares the nation for all hazards and manages federal response and recovery efforts following any national incident. FEMA also initiates mitigation activities, trains first responders, works with state and local emergency managers, and manages the National Flood Insurance Program and the U.S. Fire Administration. FEMA became part of the U.S. Department of Homeland Security on March 1, 2003.